

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Michael J. Lafisca**

**Debtor(s).**

)  
) **Case No. 21-20122-CMB**  
)  
) **Chapter 13**  
)  
)  
**X**

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**  
\_\_\_\_\_

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**  
**On Interim Basis Solely as Adequate 11-4-24**  
**Protection**

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$ \_\_\_\_\_ effective  
\_\_\_\_\_.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$ \_\_\_\_\_, beginning \_\_\_\_\_. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- 
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- 
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 
- ☒ K. Additional Terms and Conditions:

*\*Debtor(s) are to fund the plan by WA [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made*

*\*All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

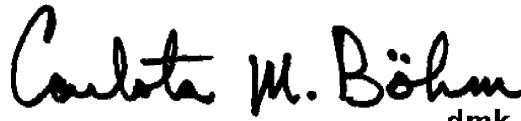
**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on

account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 12/6/2025

  
dmk

United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

FILED  
12/6/24 12:53 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Michael J Lafisca  
Debtor

Case No. 21-20122-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 06, 2024

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2024:

Recip ID	Recipient Name and Address
db	+ Michael J Lafisca, 400 Cedar Dr, Elizabeth, PA 15037-2164
15332692	+ Lakeview Loan Servicing, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
15331678	+ Northwest Consumer Dis, 680 Pittsburgh Rd Ste 1, Uniontown, PA 15401-2277
15508700	+ RightPath Servicing P.O. Box 619096, Dallas, TX 75261-9096

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@bernsteinlaw.com	Dec 07 2024 00:37:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 07 2024 02:03:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15332301	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 07 2024 00:36:00	Ascendium Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961
15331660	+ Email/Text: ally@ebn.phinsolutions.com	Dec 07 2024 00:36:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
15338923	Email/PDF: resurgentbknotifications@resurgent.com	Dec 07 2024 00:29:40	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15331661	+ Email/PDF: MarletteBKNotifications@resurgent.com	Dec 07 2024 00:09:09	Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
15331662	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 07 2024 00:09:10	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15332459	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 07 2024 00:36:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15331665	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 07 2024 00:36:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15331663	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 07 2024 00:09:47	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
15331666	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 07 2024 00:37:00	Comenitycb/bluenile, Po Box 182120, Columbus, OH 43218-2120
15439236	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 07 2024 00:36:00	Community Loan Servicing, LLC, 4425 Ponce De

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User: auto

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			Leon Blvd, 5th Floor, Coral Gables, Florida 33146-1839
15331668	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 07 2024 00:30:37	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15331669	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 07 2024 00:36:00	Fortiva/atlandicus, Pob 105555, Atlanta, GA 30348-5555
15331670	+ Email/Text: bankruptcy@huntington.com	Dec 07 2024 00:37:00	Huntington National Bank, 7 Easton Oval # Ea5w29, Columbus, OH 43219-6060
15331672	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 07 2024 00:37:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15331664	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 07 2024 00:09:41	Chase Card, Po Box 15298, Wilmington, DE 19850
15331675	Email/PDF: resurgentbknotifications@resurgent.com	Dec 07 2024 00:09:41	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15708737	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 07 2024 00:36:00	Lakeview Loan Servicing, LLC, Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
15347341	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 07 2024 00:37:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15331674	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 07 2024 00:37:00	Loancare Servicing, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15331676	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 07 2024 00:37:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
15334049	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 07 2024 00:37:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15337907	Email/PDF: bankruptcy_prod@navient.com	Dec 07 2024 00:09:16	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15337908	Email/PDF: bankruptcy_prod@navient.com	Dec 07 2024 02:03:06	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15331677	+ Email/PDF: bankruptcy_prod@navient.com	Dec 07 2024 00:09:20	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15331679	+ Email/PDF: cbp@omf.com	Dec 07 2024 00:48:08	Onemain, Po Box 1010, Evansville, IN 47706-1010
15331680	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 07 2024 00:37:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
15345583	Email/Text: Bankruptcy.Notices@pnc.com	Dec 07 2024 00:36:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15331681	Email/Text: Bankruptcy.Notices@pnc.com	Dec 07 2024 00:36:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
15344549	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 07 2024 00:09:15	Portfolio Recovery, POB 12914, Norfolk, VA 23541
15335381	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 07 2024 00:09:30	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15333212	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 07 2024 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15331682	Email/Text: bnc-quantum@quantum3group.com	Dec 07 2024 00:37:00	Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
15332704	Email/Text: bnc-quantum@quantum3group.com	Dec 07 2024 00:37:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

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15344551	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 07 2024 02:03:09	Resurgent Capital Services, PO Box 19034, Greenville, SC 29602-9034
15344552	+ Email/Text: RASEBN@raslg.com	Dec 07 2024 00:36:00	Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15331683	^ MEBN	Dec 06 2024 23:50:27	Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
15331684	Email/PDF: cbp@omf.com	Dec 07 2024 00:30:29	Springleaf Financial S, 710 Clairton Blvd Ste 1, Pleasant Hills, PA 15236
15333050	+ Email/Text: bncmail@w-legal.com	Dec 07 2024 00:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15331685	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 07 2024 00:27:44	Syncb Home, Po Box 965036, Orlando, FL 32896-5036
15331686	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 07 2024 00:09:16	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15332055	^ MEBN	Dec 06 2024 23:52:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15335699	+ Email/Text: bankruptcy@huntington.com	Dec 07 2024 00:37:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15331687	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 07 2024 00:37:00	Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004
15344558	+ Email/Text: BNCnotices@dcmsservices.com	Dec 07 2024 00:37:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15344559	+ Email/Text: bncmail@w-legal.com	Dec 07 2024 00:37:00	WEINSTEIN,PINSON AND RILEY, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132
15331688	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 07 2024 00:09:30	Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Lakeview Loan Servicing, LLC
cr	*P++	ASCENDIUM EDUCATION SOLUTIONS INC, 38 BUTTONWOOD COURT, MADISON WI 53718-2156, address filed with court:, Ascendium Education Solutions, Inc, PO Box 8961, Madison, WI 53708
15344527	*P++	ASCENDIUM EDUCATION SOLUTIONS INC, 38 BUTTONWOOD COURT, MADISON WI 53718-2156, address filed with court:, Ascendium Education Solutions, Inc, PO Box 8961, Madison, WI 53708
15344526	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
15344528	*+	Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
15344529	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
15344532	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15344530	*+	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
15344533	*+	Comenitycb/bluenile, Po Box 182120, Columbus, OH 43218-2120
15344534	*+	Finance Of America Mor, 300 Welsh Rd Bldg 5, Horsham, PA 19044-2250
15344535	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15344536	*+	Fortiva/atlanticus, Pob 105555, Atlanta, GA 30348-5555
15344537	*+	Huntington National Bank, 7 Easton Oval # Ea5w29, Columbus, OH 43219-6060
15331673	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15344540	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107



District/off: 0315-2

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15344539	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15331671	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15344538	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15344531	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
15344542	*	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15338922	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15344541	*+	LoanCare Servicing, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15344543	*+	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
15344544	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15344545	*+	Northwest Consumer Dis, 680 Pittsburgh Rd Ste 1, Uniontown, PA 15401-2277
15344546	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15344547	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
15344548	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
15344550	*	Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
15344553	*+	Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
15344554	*P++	SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251, address filed with court:, Springleaf Financial S, 710 Clairton Blvd Ste 1, Pleasant Hills, PA 15236
15344555	*+	SynCB Home, Po Box 965036, Orlando, FL 32896-5036
15344556	*+	SynCB/amazon, Po Box 965015, Orlando, FL 32896-5015
15344557	*+	Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004
15344560	*+	Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697
15331667	##+	Finance Of America Mor, 300 Welsh Rd Bldg 5, Horsham, PA 19044-2250

TOTAL: 2 Undeliverable, 34 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2024 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mwc-law.com, bkecf@milsteadlaw.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence Willis	on behalf of Debtor Michael J Lafisca ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor Lakeview Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, mcohen@mwc-law.com

Office of the United States Trustee

District/off: 0315-2

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Total Noticed: 52

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor Lakeview Loan Servicing LLC amps@manleydeas.com

TOTAL: 9